

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nevada		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): COGGINS, WADE ERNEST		Name of Joint Debtor (Spouse) (Last, First, Middle): COGGINS, SUSANA	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0856		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1971	
Street Address of Debtor (No. and Street, City, and State): 1308 PALANTINE HILL DRIVE LAS VEGAS, NV <div style="text-align: right;">ZIP Code 89117</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1308 PALANTINE HILL DRIVE LAS VEGAS, NV <div style="text-align: right;">ZIP Code 89117</div>	
County of Residence or of the Principal Place of Business: CLARK		County of Residence or of the Principal Place of Business: CLARK	
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	
Location of Principal Assets of Business Debtor (if different from street address above):			
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000			
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): COGGINS, WADE ERNEST COGGINS, SUSANA	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). <div style="display: flex; justify-content: space-between;"> <div> X /s/ AMBRISH S. SIDHU Signature of Attorney for Debtor(s) AMBRISH S. SIDHU 7516 </div> <div style="text-align: right;"> September 18, 2009 (Date) </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="margin-left: 40px;"> _____ (Name of landlord that obtained judgment) </div> <div style="margin-left: 40px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**COGGINS, WADE ERNEST
COGGINS, SUSANA****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ WADE ERNEST COGGINSSignature of Debtor **WADE ERNEST COGGINS****X /s/ SUSANA COGGINS**Signature of Joint Debtor **SUSANA COGGINS**

Telephone Number (If not represented by attorney)

September 18, 2009

Date

Signature of Attorney***X /s/ AMBRISH S. SIDHU**

Signature of Attorney for Debtor(s)

AMBRISH S. SIDHU 7516

Printed Name of Attorney for Debtor(s)

SIDHU LAW FIRM, LLC

Firm Name

**810 S. CASINO CENTER BLVD.
SUITE 104
LAS VEGAS, NV 89101**

Address

Email: asidhu@sidhulawfirm.com**702-384-4436 Fax: 702-384-4437**

Telephone Number

September 18, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court
District of Nevada

In re **WADE ERNEST COGGINS**
SUSANA COGGINS

Debtor(s)

Case No. _____
 Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ WADE ERNEST COGGINS
WADE ERNEST COGGINS

Date: September 18, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court
District of Nevada

In re **WADE ERNEST COGGINS**
SUSANA COGGINS

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ SUSANA COGGINS
SUSANA COGGINS

Date: September 18, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Nevada

In re **WADE ERNEST COGGINS,**
SUSANA COGGINS

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	240,000.00		
B - Personal Property	Yes	3	42,675.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		460,594.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		470,465.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedules		20			
Total Assets			282,675.00		
Total Liabilities				931,059.00	

United States Bankruptcy Court
District of Nevada

In re **WADE ERNEST COGGINS,
 SUSANA COGGINS**

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	0.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		182,919.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		470,465.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		653,384.00

B6A (Official Form 6A) (12/07)

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1308 PALANTINE HILL DRIVE LAS VEGAS, NV 89117	PRIMARY RESIDENCE	C	240,000.00	411,179.00

Sub-Total >	240,000.00	(Total of this page)
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Total >	240,000.00
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(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash at 1308 Palantine Hill Drive	C	1,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living Room, Bedroom, Household furniture; TV and video equipment.	C	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal clothing items.	C	1,500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **5,000.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Toyota Siena	C	20,325.00
		2008 Toyota Prius	C	17,350.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	37,675.00
(Total of this page)	
Total >	42,675.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash at 1308 Palantine Hill Drive	Nev. Rev. Stat. § 21.090(1)(z)	1,000.00	1,000.00
Household Goods and Furnishings			
Living Room, Bedroom, Household furniture; TV and video equipment.	Nev. Rev. Stat. § 21.090(1)(b)	2,500.00	2,500.00
Wearing Apparel			
Personal clothing items.	Nev. Rev. Stat. § 21.090(1)(b)	1,500.00	1,500.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2008 Toyota Siena	Nev. Rev. Stat. § 21.090(1)(f)	0.00	20,325.00
2008 Toyota Prius	Nev. Rev. Stat. § 21.090(1)(f)	0.00	17,350.00

Total:	5,000.00	42,675.00
--------	-----------------	------------------

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxxx5304	C		AUTOMOBILE LOAN				22,730.00	5,380.00
CHASE 201 N WALNUT ST # DE1-10 WILMINGTON, DE 19801			2008 Toyota Prius					
			Value \$ 17,350.00					
Account No. xxxx3536	W		Opened 3/02/06 Last Active 5/01/08				0.00	0.00
OCWEN LOAN SERVICING L 12650 INGENUITY DR ORLANDO, FL 32826			Mortgage					
			Value \$ Unknown					
Account No. xxxx1041	C		Opened 3/02/06				0.00	0.00
REALTY MORTGAGE CORP 215 KATHERINE DR FLOWOOD, MS 39232			Mortgage					
			Value \$ Unknown					
Account No. xxxx1042	C		Opened 3/02/06				Unknown	0.00
REALTY MORTGAGE CORP 215 KATHERINE DR FLOWOOD, MS 39232			Mortgage					
			Value \$ Unknown					
Subtotal (Total of this page)							22,730.00	5,380.00

1

continuation sheets attached

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxxxxx0001	C	Opened 4/27/06 Last Active 6/25/08					
TOYOTA MOTOR CREDIT CO 10040 N 25TH AVE STE 200 PHOENIX, AZ 85021		Automobile					
		Value \$ Unknown				0.00	0.00
Account No. xxxxxxxxxx0939	C	FIRST MORTGAGE					
WELLS FARGO HM MORTGAG 8480 STAGECOACH CIR FREDERICK, MD 21701		1308 PALANTINE HILL DRIVE LAS VEGAS, NV 89117					
		Value \$ 240,000.00				411,179.00	171,179.00
Account No. xxxx5914	C	Opened 3/24/98					
WELLS FARGO HOME MORTG 3476 STATEVIEW BLVD FORT MILL, SC 29715		Mortgage					
		Value \$ Unknown				Unknown	0.00
Account No. xxxxxxxxxx4186	C	AUTOMOBILE LOAN					
WFS/WACHOVIA DEALER SV PO BOX 1697 WINTERVILLE, NC 28590		2008 Toyota Siena					
		Value \$ 20,325.00				26,685.00	6,360.00
Account No.							
		Value \$					
Subtotal						437,864.00	177,539.00
(Total of this page)							
Total						460,594.00	182,919.00
(Report on Summary of Schedules)							

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6F (Official Form 6F) (12/07)

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxx0001 AMERICAN HONDA FINANCE 201 LITTLE FALLS DR WILMINGTON, DE 19808		C	Opened 10/30/98			Unknown
Account No. -xxxxxxxxxxxx2763 AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329		H	Opened 10/06/04 Last Active 10/04/07 ChargeAccount			327,497.00
Account No. -xxxxxxxxxxxx5683 AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329		H	Opened 10/01/99 Last Active 3/01/02			0.00
Account No. GE MONEY -xxxx7714 ARROW FINANCIAL SERVIC 5996 W TOUHY AVE NILES, IL 60714		H	Opened 1/23/09 Last Active 7/01/08 Collection GE MONEY BANK			2,887.00
Subtotal (Total of this page)						330,384.00

7 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxx1126	C	Opened 3/02/06 Last Active 5/01/08 Mortgage				0.00
AURORA LOAN SERVICES I 10350 PARK MEADOWS DR ST LITTLETON, CO 80124						
Account No. xxxxxxxxx1498	C	Opened 3/02/06 Last Active 6/26/06 Mortgage				0.00
AURORA LOAN SERVICES I 10350 PARK MEADOWS DR ST LITTLETON, CO 80124						
Account No. 9888	C	Opened 12/06/89 Last Active 3/01/08 ChargeAccount				28,157.00
BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501						
Account No. xxxxxxxxx0879	H	Opened 4/18/03 Last Active 7/01/04 Automobile				0.00
BANK OF AMERICA 201 N TRYON ST CHARLOTTE, NC 28202						
Account No. xxxxxxxxx6461	H	Opened 8/31/99 Last Active 12/01/99 Mortgage				0.00
BANK OF AMERICA 4161 PIEDMONT PARKWAY GREENSBORO, NC 27410						
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			28,157.00

B6F (Official Form 6F) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxxxx4336	C	C	Opened 6/01/96			Unknown
BANK OF AMERICA 201 N TRYON ST CHARLOTTE, NC 28202						
Account No. xxxxxx9523	C	C	Opened 5/04/01 Last Active 3/02/06			0.00
BANK OF THE WEST 1450 TREAT BLVD WALNUT CREEK, CA 94597						
Account No. xxxxxxxx0072	C	C	Opened 12/01/89 Last Active 4/01/00			Unknown
BK OF AMER PO BOX 1598 NORFOLK, VA 23501						
Account No. xxxxxx9523	C	C	Opened 5/01/01 Recreational			Unknown
BK WEST 1ST & SANTA CLARA SAN JOSE, CA 95113						
Account No. xxxxxx7295	H	H	Opened 5/31/07 Last Active 5/01/08			49,299.00
BMW FINANCIAL SERVICES 5515 PARKCENTER CIR DUBLIN, OH 43017						
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			49,299.00

B6F (Official Form 6F) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxx2210	C	C	Opened 6/10/03 Last Active 6/01/08 ChargeAccount			4,285.00
CAP ONE PO BOX 85520 RICHMOND, VA 23285						
Account No. xxxxxxxx1160	H	H	Opened 8/21/04 Last Active 4/07/08 ChargeAccount			16,364.00
CHASE PO BOX 15298 WILMINGTON, DE 19850						
Account No. xxxxxxxxxxx3100	C	C	Opened 11/27/01 Last Active 11/12/05 Automobile			0.00
CHASE 201 N WALNUT ST # DE1-10 WILMINGTON, DE 19801						
Account No. xxxxxxxx1649	H	H	Opened 11/14/05			0.00
CHASE PO BOX 15298 WILMINGTON, DE 19850						
Account No. xx8105	C	C	Opened 5/12/08 Last Active 4/01/08 Collection HARSCH INVESTMENT PR			17,818.00
CLARK COUNTY COLLECTIO 8860 W SUNSET RD STE 100 LAS VEGAS, NV 89148						
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			38,467.00

B6F (Official Form 6F) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xx1968 CLARK COUNTY COLLECTIO 8860 W SUNSET RD STE 100 LAS VEGAS, NV 89148		H	Opened 4/25/08 Last Active 4/01/06 Collection HARSCH INVESTMENT PR			7,354.00
Account No. xxxxxxxx0253 DISCOVER FIN POB 15316 WILMINGTON, DE 19850		C	Opened 7/01/95 CreditCard			0.00
Account No. xxxxxxxx3116 FIRST USA BANK N A 1001 JEFFERSON PLAZA WILMINGTON, DE 19701		C	Opened 1/05/97			Unknown
Account No. xxxxxxxx2801 GEMB/CARE CREDIT PO BOX 981439 EL PASO, TX 79998		C	Opened 9/12/07 ChargeAccount			0.00
Account No. xxxxxxxx2969 GEMB/ULTIMATE ELECTRON PO BOX 981439 EL PASO, TX 79998		H	Opened 4/10/06 Last Active 7/01/08 ChargeAccount			0.00
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,354.00

B6F (Official Form 6F) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx4203 HSBC BANK PO BOX 19360 PORTLAND, OR 97280	W	Opened 2/01/92 Last Active 7/01/04 AttorneyFees				Unknown
Account No. x-xxxxxx6478 HSBC/RS POB 15521 WILMINGTON, DE 19805	C	Opened 4/01/00 Last Active 1/01/01 ChargeAccount				0.00
Account No. xxxxxxxxxxxx7462 LVNV FUNDING LLC PO BOX 740281 HOUSTON, TX 77274	H	Opened 3/30/09 Last Active 11/01/07 Collection SEARS SEARS GOLD MAS				16,335.00
Account No. xxxxxxxxxxxx9147 MARK A KIRKKORSKY PC 4025 S MCCLINTOCK DR STE TEMPE, AZ 85282	C	Opened 8/14/08 Collection				Unknown
Account No. xxxxxxxxxx9620 MCYDSNB 9111 DUKE BLVD MASON, OH 45040	W	Opened 6/05/98 Last Active 11/12/07 ChargeAccount				0.00
Sheet no. 5 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 16,335.00

B6F (Official Form 6F) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx9630 MCYDSNB 9111 DUKE BLVD MASON, OH 45040	W	Opened 11/05/98 ChargeAccount				0.00
Account No. xxxx9631 NCO FIN/27 PO BOX 7216 PHILADELPHIA, PA 19101	H	Opened 4/15/09 Collection BANK OF AMERICA N.A				469.00
Account No. xxxxx8315 SEARS/CBSD 8725 W SAHARA AVE THE LAKES, NV 89163	W	Opened 7/01/86 Last Active 12/01/00 ChargeAccount				0.00
Account No. xxxxxxxxxxxxx7462 SEARS/CBSD PO BOX 6189 SIOUX FALLS, SD 57117	H	Opened 12/01/96 Last Active 4/07/08 ChargeAccount				0.00
Account No. xxxxx5025 VW CREDIT INC 1401 FRANKLIN BLVD LIBERTYVILLE, IL 60048	H	Opened 8/19/06 Last Active 5/31/07 Automobile				0.00
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 469.00

B6F (Official Form 6F) (12/07) - Cont.

In re **WADE ERNEST COGGINS,
SUSANA COGGINS**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxx0001						
WELLS FARGO BANK PO BOX 31557 BILLINGS, MT 59107	C	Opened 6/06/01 Last Active 5/01/03				0.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00
						Total (Report on Summary of Schedules)
						470,465.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Nevada**

In re **WADE ERNEST COGGINS
SUSANA COGGINS**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 18, 2009

Signature /s/ WADE ERNEST COGGINS
WADE ERNEST COGGINS
Debtor

Date September 18, 2009

Signature /s/ SUSANA COGGINS
SUSANA COGGINS
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Nevada

In re **WADE ERNEST COGGINS**
SUSANA COGGINS

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>2,500.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. Representation for any reaffirmation agreements

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation for any dischargeability actions, judicial lien avoidances, relief from stay actions, reaffirmation agreements or any other adversary proceedings.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 18, 2009

/s/ AMBRISH S. SIDHU

AMBRISH S. SIDHU 7516
SIDHU LAW FIRM, LLC
810 S. CASINO CENTER BLVD.
SUITE 104
LAS VEGAS, NV 89101
702-384-4436 Fax: 702-384-4437
asidhu@sidhulawfirm.com

**United States Bankruptcy Court
District of Nevada**

In re **WADE ERNEST COGGINS
SUSANA COGGINS**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 18, 2009**

/s/ WADE ERNEST COGGINS

WADE ERNEST COGGINS

Signature of Debtor

Date: **September 18, 2009**

/s/ SUSANA COGGINS

SUSANA COGGINS

Signature of Debtor

WADE ERNEST COGGINS
SUSANA COGGINS
1308 PALANTINE HILL DRIVE
LAS VEGAS, NV 89117

AMBRISH S. SIDHU
SIDHU LAW FIRM, LLC
810 S. CASINO CENTER BLVD.
SUITE 104
LAS VEGAS, NV 89101

AMERICAN HONDA FINANCE
Acct No xxxxxxxxxxxx0001
201 LITTLE FALLS DR
WILMINGTON, DE 19808

AMEX
Acct No -xxxxxxxxxxxxx2763
PO BOX 297871
FORT LAUDERDALE, FL 33329

ARROW FINANCIAL SERVIC
Acct No GE MONEY -xxxxx7714
5996 W TOUHY AVE
NILES, IL 60714

AURORA LOAN SERVICES I
Acct No xxxxxxxxxxxx1126
10350 PARK MEADOWS DR ST
LITTLETON, CO 80124

BANK OF AMERICA
Acct No 9888
PO BOX 1598
NORFOLK, VA 23501

BANK OF AMERICA
Acct No xxxxxxxxxxxx0879
201 N TRYON ST
CHARLOTTE, NC 28202

BANK OF AMERICA
Acct No xxxxxxxxxxxx6461
4161 PIEDMONT PARKWAY
GREENSBORO, NC 27410

BANK OF THE WEST
Acct No xxxxxx9523
1450 TREAT BLVD
WALNUT CREEK, CA 94597

BK OF AMER
Acct No xxxxxxxxxxxx0072
PO BOX 1598
NORFOLK, VA 23501

BK WEST
Acct No xxxxx9523
1ST & SANTA CLARA
SAN JOSE, CA 95113

BMW FINANCIAL SERVICES
Acct No xxxxxx7295
5515 PARKCENTER CIR
DUBLIN, OH 43017

CAP ONE
Acct No xxxxxxxxx2210
PO BOX 85520
RICHMOND, VA 23285

CHASE
Acct No xxxxxxxxx1160
PO BOX 15298
WILMINGTON, DE 19850

CHASE
Acct No xxxxxxxxxxx3100
201 N WALNUT ST # DE1-10
WILMINGTON, DE 19801

CLARK COUNTY COLLECTIO
Acct No xx8105
8860 W SUNSET RD STE 100
LAS VEGAS, NV 89148

DISCOVER FIN
Acct No xxxxxxxxx0253
POB 15316
WILMINGTON, DE 19850

FIRST USA BANK N A
Acct No xxxxxxxxx3116
1001 JEFFERSON PLAZA
WILMINGTON, DE 19701

GEMB/CARE CREDIT
Acct No xxxxxxxxx2801
PO BOX 981439
EL PASO, TX 79998

GEMB/ULTIMATE ELECTRON
Acct No xxxxxxxxx2969
PO BOX 981439
EL PASO, TX 79998

HSBC BANK
Acct No xxxxxxxxx4203
PO BOX 19360
PORTLAND, OR 97280

HSBC/RS
Acct No x-xxxxxxx6478
POB 15521
WILMINGTON, DE 19805

LVNV FUNDING LLC
Acct No xxxxxxxxxxxx7462
PO BOX 740281
HOUSTON, TX 77274

MARK A KIRKKORSKY PC
Acct No xxxxxxxxxxxx9147
4025 S MCCLINTOCK DR STE
TEMPE, AZ 85282

MCYDSNB
Acct No xxxxxxxxxxx9620
9111 DUKE BLVD
MASON, OH 45040

NCO FIN/27
Acct No xxxxx9631
PO BOX 7216
PHILADELPHIA, PA 19101

OCWEN LOAN SERVICING L
Acct No xxxxx3536
12650 INGENUITY DR
ORLANDO, FL 32826

REALTY MORTGAGE CORP
Acct No xxxxx1041
215 KATHERINE DR
FLOWOOD, MS 39232

SEARS/CBSD
Acct No xxxxx8315
8725 W SAHARA AVE
THE LAKES, NV 89163

SEARS/CBSD
Acct No xxxxxxxxxxxx7462
PO BOX 6189
SIOUX FALLS, SD 57117

TOYOTA MOTOR CREDIT CO
Acct No xxxxxxxxxxxxxx0001
10040 N 25TH AVE STE 200
PHOENIX, AZ 85021

VW CREDIT INC
Acct No xxxxx5025
1401 FRANKLIN BLVD
LIBERTYVILLE, IL 60048

WELLS FARGO BANK
Acct No xxxxxxxxxxxxxx0001
PO BOX 31557
BILLINGS, MT 59107

WELLS FARGO HM MORTGAG
Acct No xxxxxxxxxx0939
8480 STAGECOACH CIR
FREDERICK, MD 21701

WELLS FARGO HOME MORTG
Acct No xxxx5914
3476 STATEVIEW BLVD
FORT MILL, SC 29715

WFS/WACHOVIA DEALER SV
Acct No xxxxxxxxxx4186
PO BOX 1697
WINTERVILLE, NC 28590